

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1

Denise Carlon, Esq.
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
Main Number: (609) 250-0700
dcarlon@kmlawgroup.com
Attorneys for the Secured Creditor
Manufacturers and Traders Trust Company, a/k/a M&T
Bank, successor by merger with Hudson City Savings
Bank

In re:
Miguel A. Perez-Fleitas

Debtor

Case No: 20-18560 SLM

Chapter: 13

Judge: Stacey L. Meisel

**CREDITOR'S
CERTIFICATION OF DEFAULT**

Melissa Riley

certifies as follows:

1. I am a Assistant Vice President for M & T Bank, a secured creditor of the debtor.
2. On April 07, 2022, an Order was entered, a copy of which is attached as Exhibit A, providing for the cure of post petition arrearages, and in default of such monthly payments for a 30 day period, allowing the secured creditor ex parte relief to vacate the stay, with notice to the trustee, debtor and his attorney, if any.
3. Debtor has failed to comply with the order:
☒ By missing payments and/or by failing to make the correct payments as summarized on the Certification of Creditor Regarding Post Petition Payment History attached hereto as Exhibit B.
☐ Other _____.

4. This certification is being made in an effort to enforce the prior order of this court and to vacate the stay.
5. I certify under penalty of perjury that the above is true.

Date: 8/23/2022

/s/ Melissa Riley
Secured Creditor
Melissa Riley/Assistant Vice President